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2005 SEP 12 AM 11:55



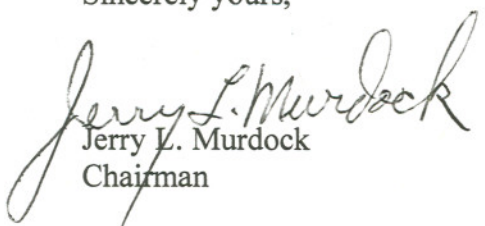
September 7, 2005

FDIC San Francisco Regional Office  
Director John F Carter  
25 Jessie Street at Ecker Square  
Suite 2300  
San Francisco CA 94105

Dear Mr. Carter:

I am writing to plead with you to deny Wal-Mart's request for deposit insurance. I have witnessed first hand how ruthless and how much power Wal-Mart has. It is frightening to me to think that they could have a branch in every store. They will ruin small community banks and therefore small communities. I respectfully request that you deny this application.

Sincerely yours,

  
Jerry L. Murdock  
Chairman  
JLM/as

Dear 21  
(Dionni)



2005 SEP 12 AM 10:55

**GALENA STATE BANK**  
**AND TRUST CO.**  
MEMBER HEARTLAND FINANCIAL USA, INC.

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Sincerely yours,

A handwritten signature in cursive script, appearing to read "Andrew Townsend", is written over a horizontal line.

Andrew Townsend  
President & CEO

AET/as